



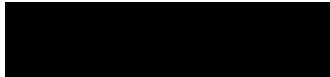
www.FaloniLaw.com

*Please send all correspondence & payments to:*  
**PO Box 1285, West Caldwell, NJ 07006**

*Physical office address:*  
165 Passaic Avenue, Suite 301B  
Fairfield, NJ 07004

P: 973-226-2525 F: 973-226-5337  
Toll Free: 1(855) 758-5818

November 4, 2015

Wesley Kenney  


RE: LVNV FUNDING LLC. As Assignee of Credit One Bank, N.A.  
Account Number: \*\*\*\*\*747  
Balance Due: \$1,031.94

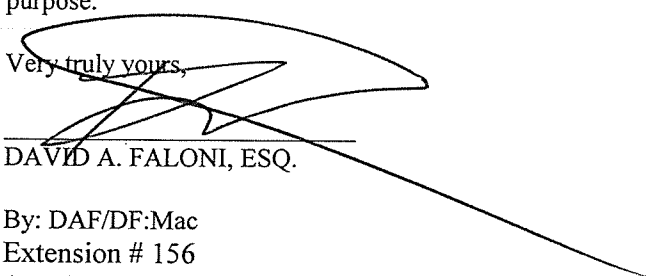
Dear Wesley Kenney:

This letter is in response to your request for debt validation regarding the above captioned matter. To comply with the Fair Debt Collection Practices Act Section 809 [15 USC 1692d] our client has provided us with the following information:

The original creditor is whose accounts are serviced by **Credit One Bank, N.A.**

The account was originally opened on or about **October 28, 2011**. The original account number was/is \*\*\*\*\*747. The account was charged off on or about **December 3, 2012**. The balance at the time of charge off was **\$927.53**.

This communication is from a debt collector and is an attempt to collect a debt. Any information obtained will be used for that purpose.

Very truly yours,  


DAVID A. FALONI, ESQ.

By: DAF/DF:Mac  
Extension # 156  
Our File # RES43796

LD1VAL

**Princeton Office**  
5 Independence Way  
Suite 300  
Princeton, NJ 08540

**Mount Laurel Office**  
3000 Atrium Way  
#2207  
Mt. Laurel, NJ 08054

**Toms River Office**  
1030 Hooper Ave.  
Suite 2B  
Toms River, NJ 08753

**New York Office**  
Empire State Bldg  
350 5<sup>th</sup> Avenue 59<sup>th</sup> Fl.  
New York, NY 10118

**Pennsylvania Office**  
705 West Dekalb Pike  
King of Prussia  
PA 19406

## CREDIT ONE BANK CREDIT CARD STATEMENT

Account Number [REDACTED] 2747  
November 03, 2012 to December 02, 2012

| SUMMARY OF ACCOUNT ACTIVITY   |  | PAYMENT INFORMATION   |          |   |  |   |                          |         |       |
|---|--|---|----------|---|--|---|--------------------------|---------|-------|
| Previous Balance  | \$868.71   | New Balance   | \$927.53 |   |  |   |                          |         |       |
| Payments  | \$0.00   | Past Due Amount   | \$252.00 |   |  |   |                          |         |       |
| Other Credits   | \$0.00   | Amount Due This Period  | \$710.53 |   |  |   |                          |         |       |
| Purchases   | \$0.00   | Minimum Payment Due   | \$927.53 |   |  |   |                          |         |       |
| Cash Advances   | \$0.00   | Payment Due Date  | 12/27/12 |   |  |   |                          |         |       |
| Fees Charged  | \$43.25  | <b>Late Payment Warning:</b>  |          |   |  |   |                          |         |       |
| Interest Charged  | \$15.57  | If we do not receive your minimum payment by the date listed above, you may have to pay a late fee up to \$35.  |          |   |  |   |                          |         |       |
| New Balance   | \$927.53   | <b>Minimum Payment Warning:</b>   |          |   |  |   |                          |         |       |
| Credit Limit  | \$600.00   | If you make only the minimum payment each period, you will pay more in interest and it will take you longer to pay off your balance.  |          |   |  |   |                          |         |       |
| Available Credit  | \$0.00   | For example:  |          |   |  |   |                          |         |       |
| Statement Closing Date  | 12/02/12   | <table border="1"> <tr> <td>If you make no additional charges using this card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>1 month</td> <td>\$928</td> </tr> </table> |          | If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of... | Only the minimum payment | 1 month | \$928 |
| If you make no additional charges using this card and each month you pay... | You will pay off the balance shown on this statement in about... | And you will end up paying an estimated total of...   |          |   |  |   |                          |         |       |
| Only the minimum payment  | 1 month  | \$928   |          |   |  |   |                          |         |       |
| Days In Billing Cycle   | 30   | If you would like a location for credit counseling services, call 1-866-515-5720.   |          |   |  |   |                          |         |       |

**QUESTIONS?**  
Call Customer Service or Report a Lost or Stolen Credit Card  
Outside the U.S. Call 1-877-825-3242  
1-702-405-2042

Please send billing inquiries and correspondence to:  
P.O. BOX 98873 LAS VEGAS, NV 89193-8873

| TRANSACTIONS                    |            |           |                                       |              |
|---------------------------------|------------|-----------|---------------------------------------|--------------|
| Reference Number                | Trans Date | Post Date | Description of Transaction or Credit  | Amount       |
| <b>Fees</b>                     |            |           |                                       |              |
| F572700P1000CYLAC               | 12/02      | 12/02     | ANNUAL FEE 01/13 THROUGH 01/13        | 8.25         |
|                                 | 12/02      | 12/02     | LATE FEE                              | 35.00        |
|                                 |            |           | <b>TOTAL FEES FOR THIS PERIOD</b>     | <b>43.25</b> |
| <b>Interest Charged</b>         |            |           |                                       |              |
|                                 | 12/02      | 12/02     | Interest Charge on Purchases          | 15.57        |
|                                 | 12/02      | 12/02     | Interest Charge on Cash Advances      | 0.00         |
|                                 |            |           | <b>TOTAL INTEREST FOR THIS PERIOD</b> | <b>15.57</b> |
| <b>2012 Totals Year-to-Date</b> |            |           |                                       |              |
| Total fees charged in 2012      |            |           |                                       | \$278.50     |
| Total interest charged in 2012  |            |           |                                       | \$133.58     |

YOUR ACCOUNT IS SCHEDULED TO BE CHARGED OFF.  
THE BALANCE WILL BE DUE IN FULL. CALL (888)  
729-6274.

YOUR ACCOUNT IS CURRENTLY CLOSED.

| INTEREST CHARGE CALCULATION   |                              |                                  |                 |
|---|------------------------------|----------------------------------|-----------------|
| Your Annual Percentage Rate (APR) is the annual rate on your account. |                              |                                  |                 |
| Type of Balance   | Annual Percentage Rate (APR) | Balance Subject to Interest Rate | Interest Charge |
| Purchases   | 23.90% (v)                   | \$781.45                         | \$15.57         |
| Cash Advances   | 23.90% (v)                   | \$0.00                           | \$0.00          |
| (v) = Variable Rate   |                              |                                  |                 |

5385 0001 BBH 1 7 2 121202

CX Page 1 of 1

5727 9620 M115 O1CT5385 20581

Please return this portion with your payment, and write your account number on your check, made payable to CREDIT ONE BANK

## PAY YOUR BILL ONLINE at CreditOneBank.com

Account Number: [REDACTED] 2747  
New Balance: \$927.53  
Minimum Payment Due: \$927.53  
Payment Due Date: 12/27/12

AMOUNT ENCLOSED: \$ [REDACTED]

☐ For address, telephone and email changes, please check the box and complete reverse side. Or, update your contact information online at www.CreditOneBank.com

CREDIT ONE BANK  
PO BOX 60500  
CITY OF INDUSTRY CA 91716-0500

WESLEY KENNEY  
[REDACTED] 20581